

LAW OFFICES OF

WELTMAN, WEINBERG & REIS CO., L.P.A.

323 W. LAKESIDE AVE. STE. 200

CLEVELAND, OH 44113-1009

(513) 723-2005 (800) 392-1887

MON-THURS 8AM-9PM, FRI 8AM-5PM, & SAT 8AM-12PM EST

December 8, 2010

MADELEINE T MORRIS
7335 WRIGHT AVE
OAKWOOD VLG OH 44146-5455

RE: CHASE BANK USA, N.A.
Account No.: XXXXXXXXXXXX5333
Our File No.: 8915479
Balance Due as of December 8, 2010: \$4,345.91

Dear MADELEINE T MORRIS:

Please be advised that this law firm has been retained to collect the outstanding balance due and owing on this account. As of the date of this letter you owe the amount listed above.

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose. Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days of receipt of this letter, we will assume that the debt is valid. If you notify us in writing within the thirty (30) day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail you a copy. If you request in writing within the thirty (30) day period, we will provide you with the name and address of the original creditor if different from the current creditor.

Therefore, it is important that you contact our office to discuss an appropriate resolution for this matter. Failure to do so may result in continued collection efforts against you and possible legal action to reduce this claim to judgment. In the event a judgment is rendered against you, our client may choose to exercise their option to proceed with any and all post judgment proceedings as allowed by law in your state to protect their rights.

Thank you for your attention to this matter.

Sincerely,
Weltman, Weinberg & Reis Co., L.P.A.



CONWELT01254

To receive proper credit on your account, please detach the bottom portion and return with your payment in the enclosed envelope

323 W. Lakeside Ave. Ste. 200
CLEVELAND, OH 44113-1009
ADDRESS SERVICE REQUESTED

WWR No.: 8915479
Balance Due as of December 8, 2010: \$4,345.91

December 8, 2010

WELTMAN, WEINBERG & REIS CO., L.P.A.
P.O. Box 6597
Cleveland, OH 44101-1597

H11/254/12198236/0512-254 445635337
A standard linear barcode representing the account number H11/254/12198236/0512-254.

MADELEINE T MORRIS
7335 Wright Ave
Oakwood Vlg OH 44146-5455

H11/254/12198236/0512

EXHIBIT A

December 17, 2010
Madeleine T Morris
7335 Wright Ave
Oakwood Village, OH 44146
(440)786 – 7159
cmorr2008@yahoo.com
Cert mail: 7008 3230 0001 2162 2267

Weltman, Weinberg & Reis Co., L.P.A.
323 Lakeside Ave Ste. 200
Cleveland, OH 44113-1009

RE: Chase Bank USA N.A.
File No. 8915479
Account No.: XXXXXXXXXXXX5333

I recently received a letter from you indicating I owe you something.

I have never bought any merchandise whatsoever from your firm to the best of my knowledge nor believe you have ever performed any service for me of any kind whatsoever.

I would like to resolve this matter at the earliest possible time, however due to the possibility of error or fraud in this matter, I must insist that you prove that I owe you this purported debt and why.

In order to prove the debt, I must have a signed and sworn statement before notary public under penalty of perjury by a person having firsthand knowledge of the indebtedness and stating that the reported indebtedness was a legal indebtedness under all applicable state and federal laws, was not subsequently disputed as a result of returned, faulty, or recalled consumer products, and furthermore swearing that this purported debt is not now nor ever has been part of any tax write off scheme nor insurance claim. Please be advised that I am requesting validation and competent evidence that I had some contractual obligation and consumer protection encumbrance whereby I incurred the original claims associated with this purported debt.

Please be advised that under the Fair Debt Collection Practices Act, I am authorized to demand that you not contact me by telephone or at my place of employment by any means whatsoever. If you wish to communicate with me, you may do so only by U.S. mail and only at my place of residence.

Your failure to provide such information as I request in a timely manner may constitute prima facie evidence of intent to defraud, intimidate or coerce me and to deprive me of my civil rights.

EXHIBIT B /

Please be advised that any contact made by your firm with any 3rd party firm or entity regarding this issue absent compliance with each and every part of this demand for validation may constitute violation of the FDCPA and the FCRA and may constitute grounds for civil or criminal action or complaints being filed against you. I do hope that you can understand and that we can settle this matter in an amicable fashion at the earliest possible moment.

Sincerely,


Madeleine T Morris

EXHIBIT B2

WELTMAN, WEINBERG & REIS Co., LPA

ATTORNEYS AT LAW

Over 80 Years of Service.

Brooklyn Hts 216 739 5100
Chicago 312 782 9676
Cincinnati 513 723 2200
Cleveland 216 685 1000
Columbus 614 228 7272

323 W. Lakeside Ave. Ste. 200
Cleveland, Oh 44113-1009
(513) 723-2005 (800) 392-1887
Mon-Thurs 8am-9pm, Fri 8am-5pm, & Sat 8am-12pm Est
www.weltman.com

Detroit 248 362 6100
Ft. Lauderdale 954 740 5200
Grove City 614 801 2600
Philadelphia 215 599 1500
Pittsburgh 412 434 7955

January 19, 2011

MADELEINE T MORRIS
7335 WRIGHT AVE
OAKWOOD VLG OH 44146

RE: MADELEINE T MORRIS
Our Client: CHASE BANK USA, N.A.
Account No.: 4266841138835333
Balance Due: \$4,345.91 as of January 19, 2011
WWR File No.: 8915479

Dear MADELEINE T MORRIS:

Enclosed please find a copy of the documents you requested for verification regarding the above referenced matter. Please feel free to contact us at 1-800-392-1887 to discuss this matter further.

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

Sincerely,



Megan Robison

Verification Representative

Weltman, Weinberg & Reis Co., L.P.A.

Enclosures

EXHIBIT C

Payment Due Date	New Balance	Past Due Amount	Minimum Payment
10/20/10	\$4,345.91	\$671.00	\$1,048.00

Account number [REDACTED] 5333

\$ [REDACTED]

Make your check payable to:
Chase Card Services.
Please write amount enclosed.
New address or e-mail? Print on back.

CHASE

00379 BX 8 26010 C
MRS MADELEINE T MORRIS
7235 WRIGHT AVE
BEDFORD OH 44146-5455

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

[REDACTED]

15000 160281 [REDACTED]

AMERICAN
KENNEL CLUBManage your account online:
www.chase.com/creditcardsAdditional contact information
conveniently located on reverse side**ACCOUNT SUMMARY**

Account Number	[REDACTED] 5333
Previous Balance	\$4,212.21
Fees Charged	+\$25.00
Interest Charged	+\$108.70
New Balance	\$4,345.91
Opening/Closing Date	08/24/10 - 09/23/10
Total Credit Line	\$8,700
Available Credit	\$4,354
Cash Access Line	\$1,740
Available for Cash	\$0

PAYMENT INFORMATION

New Balance	\$4,345.91
Payment Due Date	10/20/10
Minimum Payment Due	\$1,048.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	28 years	\$14,852
\$185	3 years	\$6,672 (Savings=\$8,180)

If you would like information about credit counseling services, call
1-866-797-2885

The outstanding balance on your credit card account is scheduled to be written off as a bad debt shortly. As a result, your credit bureau will be updated with a negative rating that could last for up to seven years. We can still help, but you need to call us now at 1-888-792-7547 (collect 1-302-584-8200).

This account is closed and no longer available for use. If you have a balance remaining on the account, please continue to make monthly payments by the due date. Thank you.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
09/20	LATE FEE	25.00
	TOTAL FEES FOR THIS PERIOD	\$25.00
09/23	PURCHASE INTEREST CHARGE	108.70
	TOTAL INTEREST FOR THIS PERIOD	\$108.70

Total fees charged in 2010	\$259.00
Total interest charged in 2010	\$439.58

Year-to-date totals reflect all charges minus any refunds applied to your account on or after January 31, 2010.

8915479

EXHIBIT C

Statement Date 08/24/10 - 09/23/10
Account Number [REDACTED] 5333
Page 2 of 2

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR) 31 Days in Cycle	Balance Subject To Interest Rate	Interest Charges	Accrued Interest Charges
Purchases	28.98% (V)	\$4,267.76	\$108.70	\$0.00
Cash Advances	28.98% (V)	\$0.00	\$0.00	\$0.00
Balance transfer	28.98% (V)	\$0.00	\$0.00	\$0.00

(v) = Variable Rate

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

IMPORTANT NEWS

Protect your four-legged friends - they depend on you! Give your pet the best care with AKC pet health insurance from leading provider PetPartners - visit www.akcphp.com
Presenting Sponsor of AKC Meet the Breeds
www.MeetTheBreeds.com Oct 16-17, 2010, New York, NY

8915479

EXHIBIT C3

January 24, 2011
Madeleine T Morris
7335 Wright Ave
Oakwood Village, OH 44146
(440) 786 - 7159
cmorr2008@yahoo.com
Cert mail: 7008 3230 0001 2162 2304

Weltman, Weinberg & Reis Co., LPA
965 Brooklyn Heights, OH 44131

Ref: WWR File No. 8915479

Dear Megan Robison:

I received from you a statement and a document showing information on the account in question.

- 1) Please provide a certified copy of the assessment certificate representing the true or market value of your claim
- 2) Was this debt assigned/purchased from a previous creditor? yes/no
If yes, circle either assigned or purchase.
- 3) Please state the amount of money paid for the assignment or purchase: \$ _____
- 4) Please attach a facsimile of the terms of the assignment to this completed form.
- 5) Have any insurance claims been made by any creditor regarding this account? yes/no

- 6) Have any judgments been obtained by any creditor regarding this account? yes/no
If yes, state name, address and date obtained.

Authorized signature for Weltman, Weinberg & Reis Co., LPA
Under penalties of perjury

Date

E X H I B I T D /

Please be advised that I am requesting validation and competent evidence that I had some contractual obligation and consumer protection encumbrance whereby I incurred the original claims associated with this purported debt.

Please be advised that under the Fair Debt Collection Practices Act, I am authorized to demand that you not contact me by telephone or at my place of employment by any means whatsoever. If you wish to communicate with me, you may do so only by U.S. mail and only at my place of residence.

Your failure to provide such information as I request in a timely manner may constitute prima facie evidence of intent to defraud, intimidate or coerce me and to deprive me of my civil rights.

Please be advised that any contact made by your firm with any 3rd party firm or entity regarding this issue absent compliance with each and every part of this demand for validation may constitute violation of the FDCPA and the FCRA and may constitute grounds for civil or criminal action or complaints being filed against you. I do hope that you can understand and that we can settle this matter in an amicable fashion at the earliest possible moment.

Sincerely,

Madeleine T. Morris
Madeleine T Morris

EXHIBIT D2

WELTMAN, WEINBERG & REIS Co., LPA

ATTORNEYS AT LAW

Over 80 Years of Service.

323 W. Lakeside Ave. Ste. 200 Cleveland, OH 44113-1009

(216) 739-5080 (800) 334-0257

Mon-Thurs 8am-9pm, Fri 8am-5pm, & Sat 8am-12pm EST

February 26, 2011

MADELEINE T MORRIS
7335 WRIGHT AVE
OAKWOOD VLG OH 44146-5455

RE: Chase Bank USA, N.A.
Account No.: XXXXXXXXXXXX5333
WWR File No.: 8915479
Balance Due as of February 26, 2011: \$4,345.91

Dear MADELEINE T MORRIS:

Despite previous notices and demands for payment, you have failed to liquidate the above referenced obligation. Your continued failure to satisfy your obligation may result in additional efforts on behalf of our client to collect this account.

Therefore, it is important that you contact this office immediately to discuss a possible resolution of this matter. Failure to do so may result in continued collection efforts against you and possible legal action to reduce this claim to judgment. In the event a judgment is rendered against you, our client may choose to exercise their option to proceed with any and all post judgment proceedings as allowed by law in your state to protect their rights.

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

Sincerely,

Weltman, Weinberg & Reis Co., L.P.A.

CONWELT01264

To receive proper credit on your account, please detach the bottom portion and return with your payment in the enclosed envelope

WWR File No.: 8915479

Balance Due as of February 26, 2011: \$4,345.91

323 W. Lakeside Ave. Ste. 200
Cleveland, OH 44113-1009

ADDRESS SERVICE REQUESTED

February 26, 2011

WELTMAN, WEINBERG & REIS CO., L.P.A.

P.O. Box 93784

Cleveland, OH 44101-5784

H74/264/12799794/0521-264 496850138



MADELEINE T MORRIS
7335 Wright Ave
Oakwood Vlg OH 44146-5455

E X H I B I T E

H74/264/12799794/0521

March 7, 2011
Madeleine T Morris
7335 Wright Ave
Oakwood Village, OH 44146
(440) 786 - 7159
cmorr2008@yahoo.com
Cert mail: 7008 3230 0001 2162 2335

Weltman, Weinberg & Reis Co., LPA
323 W. Lakeside Ave. Ste. 200
Cleveland OH 44113 - 1009

Ref: WWR File No. 8915479

I received from you a letter about the account in question.

- 1) Please provide a certified copy of the assessment certificate representing the true or market value of your claim
 - 2) Was this debt assigned/purchased from a previous creditor? yes/no
If yes, circle either assigned or purchase.
 - 3) Please state the amount of money paid for the assignment or purchase: \$_____
 - 4) Please attach a facsimile of the terms of the assignment to this completed form.
 - 5) Have any insurance claims been made by any creditor regarding this account? yes/no
-
- 6) Have any judgments been obtained by any creditor regarding this account? yes/no
If yes, state name, address and date obtained.
-

Authorized signature for Weltman, Weinberg & Reis Co., LPA Date
Under penalties of perjury

Please be advised that I am requesting validation and competent evidence that I have some contractual obligation with you with this purported debt.

EXHIBIT F/

Please be advised that under the Fair Debt Collection Practices Act, I am authorized to demand that you not contact me by telephone or at my place of employment by any means whatsoever. If you wish to communicate with me, you may do so only by U.S. mail and only at my place of residence.

Your failure to provide such information as I request in a timely manner may constitute prima facie evidence of intent to defraud, intimidate or coerce me and to deprive me of my civil rights.

Please be advised that any contact made by your firm with any 3rd party firm or entity regarding this issue absent compliance with each and every part of this demand for validation may constitute violation of the FDCPA and the FCRA and may constitute grounds for civil or criminal action or complaints being filed against you. I do hope that you can understand and that we can settle this matter in an amicable fashion at the earliest possible moment.

Sincerely,

Madeleine T. Morris
Madeleine T Morris

EXHIBIT F2

CHASE BANK USA

Address: Account Number:
PO BOX 15298 426684113883... 5333
WILMINGTON, DE 19850

(800) 955-9900

Address Identification Number:
0404283273

Status: Account charged off. \$4,345 written off. \$4,345 past due as of Mar 2011.

Status Details: This account is scheduled to continue on record until Jan 2017.

Date Opened:	Type:	Credit Limit/Original Amount:
05/2007	Revolving	\$8,700
Reported Since:	Terms:	High Balance:
08/2007	NA	\$4,345
Date of Status:	Monthly Payment:	Recent Balance:
10/2010	\$0	\$4,345 as of 03/2011
Last Reported:	Responsibility:	Recent Payment:
03/2011	Individual	\$0

Your Statement:

Creditor's Statement: Account closed at credit grantor's request.

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

Account History:

Charge Off as of Mar 2011, Feb 2011, Jan 2011, Dec 2010,

Nov 2010, Oct 2010

180 days past due as of Sep 2010

150 days past due as of Aug 2010

120 days past due as of Jul 2010

90 days past due as of Jun 2010

60 days past due as of May 2010

30 days past due as of Apr 2010

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Feb 2011: \$4,345 / January 21, 2010 / no data / no data

Jan 2011: \$4,345 / January 21, 2010 / no data / no data

Dec 2010: \$4,345 / January 21, 2010 / no data / no data

Nov 2010: \$4,345 / January 21, 2010 / no data / no data

Oct 2010: \$4,345 / January 21, 2010 / no data / no data

Sep 2010: \$4,345 / January 21, 2010 / \$177 / no data

Aug 2010: \$4,212 / January 21, 2010 / \$186 / no data

Jul 2010: \$4,068 / January 21, 2010 / \$127 / no data

Jun 2010: \$3,881 / January 21, 2010 / \$126 / no data

May 2010: \$3,894 / no data / no data / no data

Apr 2010: \$3,810 / no data / no data / no data

Mar 2010: \$3,726 / no data / no data / no data

Feb 2010: \$3,647 / no data / no data / no data

Jan 2010: \$0 / no data / no data / no data

Dec 2009: \$3,713 / no data / no data / no data

Nov 2009: \$3,791 / no data / no data / no data

Oct 2009: \$3,802 / no data / no data / no data

Sep 2009: \$3,854 / no data / no data / no data

Aug 2009: \$3,905 / no data / no data / no data

Jul 2009: \$3,957 / no data / no data / no data

Jun 2009: \$4,011 / no data / no data / no data

May 2009: \$3,984 / no data / no data / no data

Apr 2009: \$4,038 / no data / no data / no data

Mar 2009: \$4,091 / no data / no data / no data

Between Mar 2009 and Feb 2011, your credit limit/high balance was \$8,700

EXHIBIT G